VANCOUVER metro®

Tuesday, February 21, 2012
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News worth sharing.

SAMSUNG

Is it a tablet? Or ...

Across

1 A 5.3" screen makes it easier to ___ the Internet
3 Earth is one and so are Jupiter, Mercury and Neptune
7 See 14 Across
8 The operating system of the Samsung Galaxy
9 Neil Armstrong was the first man to walk the moon; ___ Cernan, the last
11 To create
14 It appears every 76 years (with 7 Across)
16 Having to do with the sun
17 Armstrong and Buzz Aldrin were aboard Apollo ___
18 Mass of stone or metal heading this way

Down

1 It's possible to ___ a signal off the moon back to Earth
2 The final space ___ mission ended last July
4 The Galaxy Note runs on the TELUS 4G ___
5 Use the Galaxy Note's browser to stay on top of the latest ___
6 TELUS Flex ___ Plans automatically adjust to your needs
10 Darkening of the sun – don't stare
11 Use the S Pen to literally write a text ___
12 What they once thought the moon was made of
13 Bowl-like depression on the moon
15 The ___ of the Galaxy Note makes it part smartphone, part tablet

Answers can be found on February 22 at telusmobility.com/crossword.

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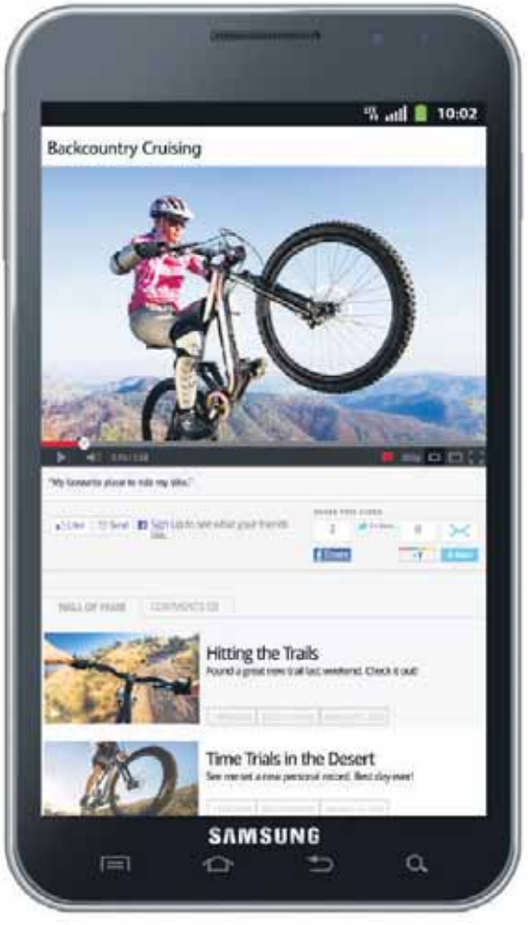
... a smartphone?



Actual device size

It's the new GALAXY **Note**.

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LUNCH RUSH
TASTY TREATS MADE, SMOKED AND BAKED IN-HOUSE {page 13}

SHAPE UP
EMMA STONE'S TRAINER TELLS YOU HOW {page 12}

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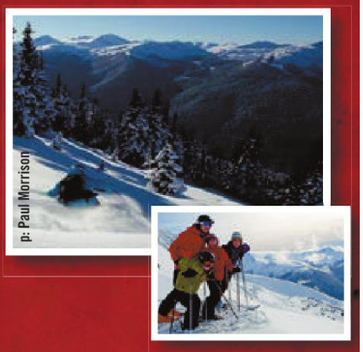
3 NIGHTS 2 DAY
SKI & STAY PACKAGE



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Dog falls ill after ingesting poison

Rat poison eaten in Hadden Park **Owner says her dog Daisy is lucky to be alive**

PHYLICIA TORREVILLAS
@METRONEWS.CA

PHYLICIA TORREVILLAS/METRO

▶ Jennifer Tillet with her dog, Daisy, and daughter, Samantha, at Kitsilano Beach Monday. Daisy became ill after eating rat poison in Hadden Park near the Maritime Museum.

An owner's walk with her pets turned into a nightmare when her dog became ill after eating rat poison at a city park.

Jennifer Tillet says she was taking her two dogs and her baby for a walk last Tuesday morning, in the off-leash area of Hadden Park near the Vancouver Maritime Museum, when she noticed her seven-year-old dog, Daisy, playing with a black box in a fenced area behind the museum.

She started running towards the dog, but Daisy had knocked the poison out of the box and eaten it.

Tillet says she rushed Daisy, a German shorthaired pointer, to the veterinarian the same day. The next day, Daisy couldn't move her back leg and lost her appetite.

"I'm extremely happy that she didn't die and I was able to get her treated right away," she said. "If some other animal had knocked over the poison first and Daisy ate it later, then she would probably have all these symptoms and I wouldn't even know it."

Daisy's medical bills are now more than $1,000 and Tillet says she wants to be compensated.

Vancouver park board general manager Malcolm Bromley says they are in talks with Tillet and they are investigating how the dog got in the fenced area to prevent a similar incident in the future.

"We're very careful in the city where we use pest-control management of any type," he said. "We want to make sure that it doesn't pose any threat to animals."

Bromley adds they have advised Tillet on how to go about claiming Daisy's medical expenses.

Local

Cops back Internet-surveillance legislation

'Misinformation' blamed for spreading fear and confusion over bill {page 3}

Not sure what to do with your money?

Our RRSP guide has you covered {pages 16-21}

Houston items up for grabs

Late singer's dress and earrings from The Bodyguard to be auctioned {page 11}

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New SFU complex to make some space

A $65-million student-union building is in the works at Simon Fraser University's Burnaby campus that would add 100,000 square feet of student space, as well as an outdoor stadium, the Simon Fraser Student Society (SFSS) announced Monday.

The addition will be built in the Lorne Davies Complex at the south end of the Terry Fox Field. It will include lounge space, individual study areas, meeting rooms, recreational facilities, and a 2,500-seat outdoor stadium. "Since 1989 the campus population has doubled. We didn't have enough space then and we still don't have enough now," said Jeff McCann, president of the SFSS.

Undergraduate students will vote on the project in an online referendum from March 20-22.

If the project is given the green light, full-time undergraduate student levies will increase by $10 beginning in 2014 and will continue to increase in $10 increments over a 30-year period to fund the project. If approved, it is slated to open in 2017. KENDRA WONG

CONTRIBUTED

▶ If approved, the proposed student-union building will be built in the Lorne Davies Complex at the SFU Burnaby campus.

VPD backs Internet-surveillance bill

Police contend bill will allow for quick response to serious crimes

PHYLICIA TORREVILLAS
@METRONEWS.CA

"Obviously, there's a powerful argument for pulling this bill apart into all of its different components so we can examine it properly."
MICHEAL VONN, B.C. CIVIL LIBERTIES ASSOCIATION

Canada's top cops announced Monday in Vancouver that they are backing the federal government's controversial Internet-surveillance bill introduced in the House of Commons earlier this month.

Speaking at the VPD detachment on Cambie Street, officers, representing both the Vancouver and Canadian police, defended and endorsed Bill C-30, which has come under fire among Canadians and groups, saying it invades people's privacy.

The proposed legislation would allow Internet service providers to turn over basic customer information such as name, phone number, address, email address, IP address and the name of the service provider to police without a warrant.

VPD Deputy Chief Warren Lemcke, who also spoke on behalf of the Canadian Association of Chiefs of Police, blamed "misinformation" about the bill for instilling fear and confusion among the public.

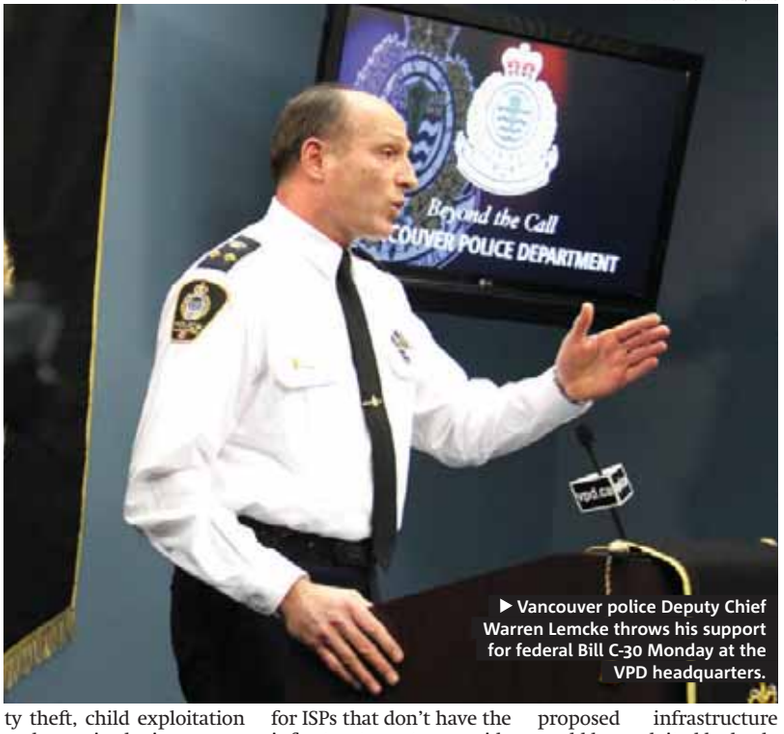
"This bill does not allow police to monitor phone calls, email or Internet surfing at will without a warrant," he said. "There is no doubt those who are against the legislation may want you to believe that it does."

He added the bill would allow police to quickly respond to serious crimes such as kidnapping, identity theft, child exploitation and organized crime.

Lemcke said this allows police to keep up with the technology criminals use, noting that organized-crime groups shop around for ISPs that don't have the infrastructure to provide the information when requested.

Micheal Vonn, policy director of the B.C. Civil Liberties Association, said the proposed infrastructure could be exploited by hackers and the complexity of the bill has the police, the public and even Public Safety Minister Vic Toews in a state of confusion.

PHYLICIA TORREVILLAS/METRO



▶ Vancouver police Deputy Chief Warren Lemcke throws his support for federal Bill C-30 Monday at the VPD headquarters.

Operation X educates on ecstasy

A campaign aimed to educate youth about the dangers of street drugs was launched Monday by Abbotsford police in response to two ecstasy-related deaths in their community.

Const. Ian MacDonald said youth, social pressure and a lack of information is a formula for trouble.

"The primary difference of drug consumption amongst youth and adults is that we (adults) recognize the decision is ours to make," MacDonald said.

Operation X includes a series of posters in youth hotspots like high schools and recreation centres, as well as bus-bench signs in Abbotsford.

Also part of the campaign, a letter written by Chief Const. Bob Rich was sent out to 15,000 families to arm parents with information about drugs and drug prevention. JENNIFER KWOK

COURTESY OF ABBOTSFORD POLICE DEPARTMENT

▶ An Operation X poster.

News in brief

More protection for sled dogs

CODE OF PRACTICE. The province is bringing in another layer of protection for sled dogs, almost two years after a mass cull of the working dogs in Whistler. The Sled Dog Code of Practice sets out standards of care for everything thing from health, nutrition and housing, to working conditions, transportation and euthanasia. The code was developed by the sled dog industry, veterinarians, animal-welfare academics and the B.C. SPCA. The SPCA investigation into deaths of 56 dogs in 2010 determined the dogs were shot or had their throats slit.
THE CANADIAN PRESS

1 news

It's been an upbeat three years for Archie, but a bizarre CEO feud is rocking the company behind the comic.

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On the web at metronews.ca

Canadians living across the border from Detroit are rallying to put an end to what they call 'The Windsor Hum.' Watch at metronews.ca/video

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Ottawa blasted over veterans' aid

Vets not given proper reasons for denial of benefits ◗ Adjudicators need systematic approach, ombudsman says

A report on how former soldiers are told whether they have qualified for disability benefits is the start of a wide-ranging look into problems plaguing veterans' care, the veterans ombudsman says.

In his report into whether veterans are given enough information about why they are granted or denied disability benefits, Guy Parent found the government is failing.

And failure so early in the process can have a domino effect that Parent says he intends to study over the coming years.

"We needed to start somewhere and I think this is a good point," he said in an interview.

The report released Monday reviewed a sample of 213 disability-benefit decision letters sent between 2001 and 2010 and found that none clearly stated the reasoning behind the decision. About one in five gave enough detail for veterans to attempt to deduce the rationale, but the remainder came up entirely short.

Parent says that failing to provide supporting information for decisions is at odds with the Veterans Bill of Rights and other laws.

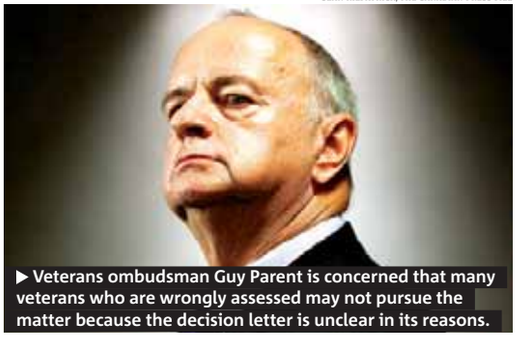
His report recommends that reasons for decisions be stated in plain English, not medical or legal terms, and that manuals be reviewed to make sure adjudicators are aware of what has to be in the letters. A quality-assurance system must also be in place.

THE CANADIAN PRESS

Reaction

- **A spokeswoman for** Veterans Affairs Minister Steven Blaney said he welcomes the report and intends to act quickly.
- **"Cutting red tape and** providing hassle-free services to our veterans is minister Blaney's top priority," Codie Taylor said.

SEAN KILPATRICK/THE CANADIAN PRESS FILE



▶ Veterans ombudsman Guy Parent is concerned that many veterans who are wrongly assessed may not pursue the matter because the decision letter is unclear in its reasons.

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FIGHT FOR THE CURE

Trudeau the underdog in charity fight

Conservative Senator Patrick Brazeau is the favourite against Liberal MP Justin Trudeau in an upcoming boxing match, an online bookmaker says.

Bodog.ca said it looked at the men's experience — particularly Brazeau's black belt in karate — and physical stature and put Brazeau at -500 odds and Trudeau at +300. That means Brazeau has more than an 80 per cent chance of winning, it said.

"I was just trying to size up these fighters as if they were actual boxers and trying to put them at a number," said Adam Burns, sportsbook manager for Bodog.ca.

The Fight For the Cure match is on March 31 in Ottawa. ● JESSICA SMITH IN OTTAWA

▶ Trudeau

Third charge laid in 'couch surfing' death

A Quebec man accused of driving a vehicle that dragged a sofa carrying two of his friends, one of whom was killed, faces three criminal charges.

Alex Labbe, 21, of St-Benjamin, had already been charged with hit-and-run causing death and dangerous driving causing death. On Monday, the Crown laid a third charge of criminal negligence causing death in the Saturday-night stunt that killed Francois Hallee, 22. He was freed on $2,000 bail.

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Afghan cold claims more than 40 lives

Coldest winter in years forces locals into camps Number of deaths in capital city outrages public

MUSADEQ SADEQ/THE ASSOCIATED PRESS

▶ A child stands with his father as they wait to receive blankets and winter jackets at a camp in Kabul for internally displaced Afghans.

More than 40 people, most of them children, have frozen to death in what has been Afghanistan's coldest winter in years, an Afghan health official said Monday.

The government has recorded 41 deaths from freezing in three provinces — Kabul, Ghor and Badakhshan, said Health Ministry spokesman Ghulam Sakhi Kargar.

All but three or four of those deaths were children, he said. Twenty-four of the deaths were in the capital of Kabul, mostly in camps for people who have fled fighting elsewhere in the country.

Kabul has been experiencing its worst cold snap and heaviest snowfall in 15 years, according to the National Weather Center. It said the weather was to improve by the end of the week.

Heavy snowfall in Day Kundi province caused an avalanche late Sunday in the Sang-i-Takht district that damaged three dozen homes and shops. The avalanche caused no injuries, said Nasrullah Sadiqizada, a member of parliament from the central province.

The hardest-hit have been people living in tents in a number of camps around the capital.

THE ASSOCIATED PRESS

Red Cross urging ceasefire in Syria

The International Committee of the Red Cross (ICRC) said Monday that it is trying to broker a ceasefire aimed at allowing emergency aid to reach people in the areas most affected by fighting in Syria, where thousands have died in an 11-month uprising against President Bashar Assad's regime.

An ICRC spokeswoman, Carla Haddad, said the Geneva-based aid group has been in talks with Syrian authorities and opposition groups for some time, but attempts to negotiate a ceasefire had begun only recently. Haddad declined to specify when.

"We are currently discussing several possibilities with all those concerned, and it includes a cessation of fighting in the most affected areas," Haddad told The Associated Press.

THE ASSOCIATED PRESS

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Canada Post must modernize: CEO

- $2.1 billion being put towards revamping service
- Plans to branch into e-commerce to win business

The growth of online retailers represents the biggest opportunity in a generation, but Canada Post chief executive Deepak Chopra says the post office needs to change to survive as fewer letters get delivered each year.

Chopra says the organization is going through its biggest upheaval since the introduction of postal codes and machine sorting.

While the number of windowpaned envelopes with the latest Visa bill or bank statement are decreasing, the volume of envelopes with eBay purchases are on the rise.

"We're on the verge of a massive explosion in e-commerce," said Chopra.

PAWEL DWULIT/THE CANADIAN PRESS

▶ Canada Post president and CEO Deepak Chopra

Postal services around the world are facing the same trends that squeeze their business, undercut revenues threaten to produce mass layoffs. The U.S. Postal Service says it may lose as much as $18.2 billion a year by 2015 unless the government allows it to eliminate Saturday delivery, slow first-class mail by one day and raise the price of a postage stamp.

Though not as dramatic, Canada Post is also pursuing its own restructuring to modernize and adapt.

It opened its first new plant in 20 years in Winnipeg in 2010. The organization is also retrofitting its massive operations in Toronto, Montreal and other cities. Modern equipment is speeding processing times, but it also means less manual handling — and rising tensions with unionized workers.

THE CANADIAN PRESS

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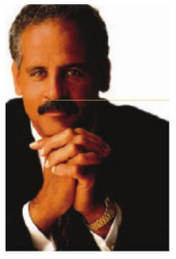

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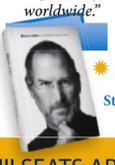

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YOU ARE WHAT YOU PIN

SHE SAYS ...

JESSICA NAPIER
METRO

If Facebook is like a diary of what my life actually looks like (albeit a carefully curated one), then Pinterest is my vision board for what I wish my life looked like.

If you're unfamiliar with this rapidly growing social-networking site, well, where have you been? Here's how it works: images of beautiful clothes, adorable animals, elegant homes and perfectly styled foodstuffs are virtually "pinned" onto thematic boards. Users can edit and share their digital pinboards with fellow pinthusiasts who can then comment on, like and re-pin the images on their own boards and so on.

While a small percentage of the images are purely practical — think "the best DIY drain cleaner" — the majority are simply things that are nice to look at. The photo-sharing site is especially popular among young women (hi there!) who grew up tearing images out of magazines and tacking them up on corkboards to create aspirational collages. Taking this low-tech practice and moving it online is both genius in its simplicity and its revenue-generating potential.

"In January of this year, Pinterest became the fastest website in history to break through the 10 million unique visitor mark..."

Not only is Pinterest easy to use, it's also hopelessly addictive. I've stayed up until 1 a.m. browsing online catalogues of stunning interiors because I decided my home-decor board absolutely needed some new material. I catch myself pinning at home, at the office, in transit ... heck, I've pinned 10 times already while writing this column.

Interestingly, Pinterest's user demographics in North America differ vastly from those across the pond. The overwhelming majority of American users are females (83 per cent) using the site to post images from feminine interest areas such as fashion, hair and beauty, wedding decor, recipes, etc. In Britain, more than 50 per cent of the users are males sharing very different materials, including SEO and marketing resources, web analytics and venture-capital-related items. Notwithstanding these differences, images concerned with homemade crafts rank pretty high in both countries. I guess you can't deny the popularity of DIY tchotchkes.

While you could dismiss this photo-sharing site as a frivolous collection of eye candy, you'd be a fool not to recognize its potential. I'm sure plenty of companies and brands would love to know that I have visited websites and even made a couple of purchases as a direct result of something I stumbled upon on someone's virtual pin board.

In January of this year, Pinterest became the fastest website in history to break through the 10-million-unique-visitor mark and it's growing exponentially every single day. So are you getting nervous, Mr. Zuckerberg?

Read more of Jessica Napier's columns at metronews.ca/shesays

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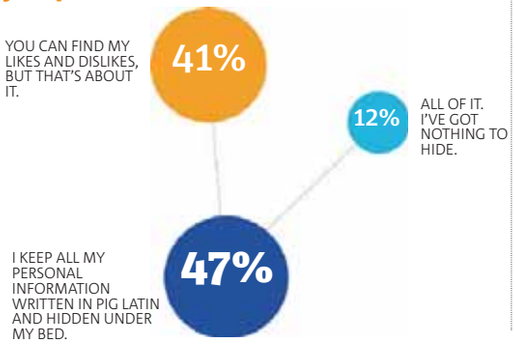
YOU CAN FIND MY LIKES AND DISLIKES, BUT THAT'S ABOUT IT.
41%
12%
ALL OF IT. I'VE GOT NOTHING TO HIDE.
I KEEP ALL MY PERSONAL INFORMATION WRITTEN IN PIG LATIN AND HIDDEN UNDER MY BED.
47%

Local tweets

- **@kk:** A photon walks into a hotel lobby. The bellhop asks "Can I get your luggage?" The photon says "I don't have any, Im traveling light!" #aaas
- **@Dutchphoto:** RT @vsstephen: The most important thing is however the rest of the elections go that we all move forward united. #copeagm
- **@jeffnagel:** U.S. refinery fire may lift Metro #Vancouver gas prices: ow.ly/9bjLq Any supply cut can have ripple effect that hits motorists
- **@NEstories87:** "@Vancity-Buzz: Calling all wine lovers! #Vancouver International Wine Festival is coming... details here ow.ly/9bmLc Best ever!
- **@LodenHotel:** Good luck to all the Vancouver bachelorettes! We had such a great turnout yesterday! ow.ly/9bsFF #BachelorCanada
- **@darenmillard:** Credit to #canucks for the div lead but #jets and #senators are just 2 pts from their own perch at the top. 3 cdn div winners? Think big.
- **@JasonLeinweber:** NHL player polls had the #Canucks as most overrated. I would have gone with the #Capitals

GETTY IMAGES

Daily Zoom

Out of the blue in Rio

Revellers gather in Rio for parade

RIO DE JANEIRO. This year's Carnival celebrations seem to have drawn some of the unlikeliest of fans. These "Smurfs" were some of the many revellers who descended on Rio de Janeiro to watch the elaborate parades of Carnival which culminate on Fat Tuesday before the start of the Catholic season of Lent. MWN

Swivelling hips for 40 minutes

PARADE. The main event of the Carnival takes place at the Sambadrome, a city strip flanked by stands with 80,000 spectators, where 13 samba schools perform with lavish moving floats. Feathered dancers dance and swivel their hips nonstop for 40 minutes to compete for the prize of the parade's champion. MWN

Carnival facts

- **History.** Carnival dates back to the 18th century and mixes the traditions of Portuguese settlers with the culture and history of the African slave population. The first parade of samba schools was in 1928.
- **What samba schools do.** Each school features up to 6,000 drummers, dancers and other participants as well as spectacularly decorated floats. The schools develop an allegorical theme with a specially written samba song.
- **Queens of the Night** Each school has a rainha, or queen, who leads the drum corps. Usually dressed in little more than a huge plumed headdress and high-heeled shoes, they are often famous actresses or models.

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Filming on a mission

Act of Valor crew had their work cut out for them following the days of real-life Navy SEALs

ADAM NAYMAN
SCENE@METRONEWS.CA

HANDOUT

▶ Act of Valor is the product of a pair of documentaries made for the U.S. Air Force and Navy.

"We wanted to show that these guys were human beings and not Terminators," says Scott Waugh, the co-director of the unconventional new feature Act of Valor, an action movie starring real-life Navy SEALS.

"Originally, they turned us down, saying that they weren't actors, and that they weren't Hollywood guys. "We told them that we only wanted them to be themselves."

Waugh is a former stuntman and his co-director Mike McCoy used to race motorcycles for a living, so it's no surprise that they were able to relate to a group of alpha-male types. Act of Valor grew out of documentaries the pair made for the Air Force and the Navy, but it's a fictional narrative, featuring scripted dialogue, plot twists, and actors in supporting roles (mostly as the terrorist villains on the wrong end of the SEALS' gunsights).

McCoy says that the story is rooted in reality, however. "Everything that happens to a SEAL in the film has happened to a SEAL on the battlefield."

In some cases, the line between filmmaking and field work blurred together: a scene where the SEAL team rendez-vous with a nuclear submarine was shot using the real thing.

"We waited until a true insertion operation was planned and then hopped on," says Waugh, who says that they weren't given exact coordinates on the sub's location until the morning of the shoot. "All that stuff is real and shot in real time."

"We avoided CGI," adds McCoy. "It's all real stuff, like in the action movies we were raised on."

That also means that the SEALs did their own stunts, which McCoy says was less of a stretch than one might think. "The way they train, they're the most physically capable people on the planet."

While Waugh and McCoy acknowledge that releasing such a pro-military movie into such a polarized political moment is a risk, they say they don't have any agenda: their admiration for their subjects and subject matter is sincere. "We had one goal when we started the film," says Waugh, "and that's that the guys would still want to have a beer with us when we were done. And I'm proud to say that we're still drinking beer together."

Shooting SEALs

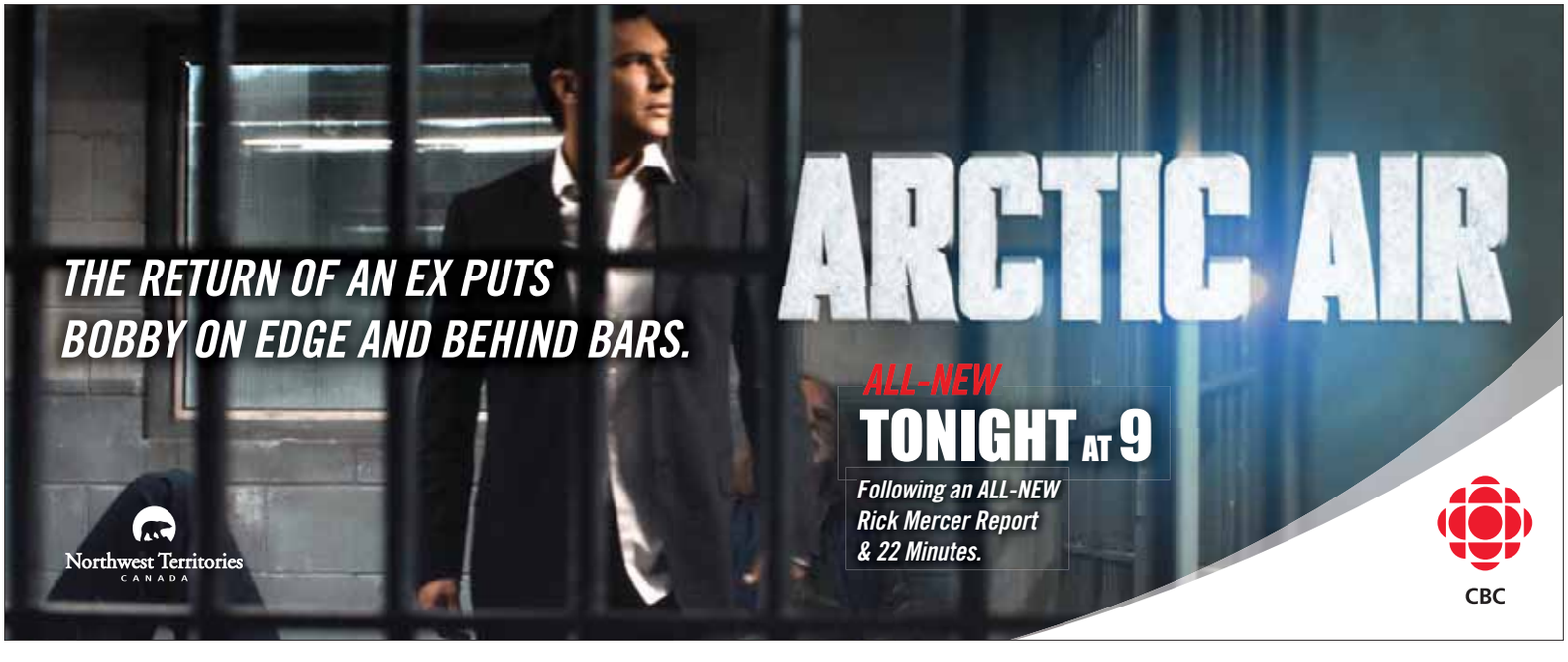
▶ The Act of Valor crew followed real SEAL training sessions and although there might be concern about revealing the identities of these special operations forces, the SEALs they followed weren't in an operational position, but merely in training. The faces of the SEALs and their first names are used in the movie.

2 scene

Box office

Woody Allen's romantic fantasy Midnight in Paris and Alexander Payne's family drama The Descendants have won top screenplay honours from the Writers Guild of America. Allen won for original screenplay. Director Payne won for adapted screenplay.
THE ASSOCIATED PRESS

Canadian film sound engineers lose out to Hugo team at Audio Society Awards



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DVD reviews

Buy it ◍◍◍◍◍ | Rent it ◍◍◍◍ | Borrow it ◍◍◍
Yawn ◍◍ | Don't bother ◍

J.Edgar
Genre: Drama
Director: Clint Eastwood
Stars: Leonardo DiCaprio, Armie Hammer, Naomi Watts
◍◍◍

Clint Eastwood's substantial biopic tells us many things, possibly too many, about the late J. Edgar Hoover, the secretive FBI director who probed America's nether regions for 48 years under eight presidents, from 1924-72.

Penned by Milk screenwriter Dustin Lance Black, J. Edgar is attentive to both the rumours (the cross-dressing and the gay lover) and to historical fact (the crime-busting and the empire building).

There is almost too much detail about the man/monster portrayed by Leo DiCaprio from Hoover's youth to old age.

J. Edgar nevertheless succeeds in illuminating Hoover, despite the faded hues of Tom Stern's desaturated colour cinematography and Eastwood's austere direction and minimalist score. The spotlight is powered largely by the wattage of DiCaprio's formidable central performance. There are other star turns, including Judi Dench as Hoover's overly attentive mother, Naomi Watts as a potential love interest, and Armie Hammer as his true love.

In the end, J. Edgar is a wildly ambitious yet admirable undertaking that leaves us with no tears, but reminds us about the power of love.

Extras include a making-of featurette.

PETER HOWELL

Tower Heist
Genre: Action/Comedy
Director: Brett Ratner
Stars: Eddie Murphy, Ben Stiller, Casey Affleck
◍◍½

The disjointed and dopey Tower Heist plays like an Ocean's 11 for idiots, but retains our goodwill by giving us a revitalized Eddie Murphy for our amusement.

Director Brett Ratner's film begins as mostly serious fiction that draws from recent Ponzi scheme headlines in the Bernie Madoff affair. Scammer Arthur Shaw is played by Alan Alda, totally believable as a smug bajillionaire investor living in the penthouse luxury of the Tower (in reality the Trump Tower). Shaw's every want and whim is serviced by the Tower's building manager Josh (Ben Stiller) and the colourful characters who assist him. Everything is fine until Shaw's illegal money pyramid collapses, taking down the trusting Tower employees' pension plan with it.

How to get the employees' dough back? A heist is in order. And the person to engineer it is Murphy, in one of his funniest live-action roles since his 1980s heyday. Ratner breaks all the rules of the universe, including gravity. But if you're willing to suspend your disbelief, he'll leave you smiling.

Extras include a director's commentary, alternate ending, deleted/alternate scenes and making-of featurettes.

PETER HOWELL

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Celebrity tweets

@DanaDelany

Packing makes me anxious. I hate limiting my choices.

@jimmykimmel

OK, I get it — everyone on Twitter is clever — enough already...

@margaretcho

Should I put wet underwear in microwave?

@SteveMartinToGo

Found small Chinese person inside my iPhone. Apple needs to address working conditions.

Houston items go up on the auction block

Singing legend was buried on Saturday and already her Bodyguard dress, earrings are up for grabs How much will these pieces of Whitney go for?

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THE WORD

DOROTHY ROBINSON
SCENE@METRONEWS.CA

Well, that was quick. She was just buried on Saturday, but the vultures are already circling: It was announced on Sunday that the black velvet dress and a pair of earrings Whitney Houston wore in The Bodyguard will be put up for auction next month in California as part of a Hollywood Legends auction. According to celebrity auctioneer Darren Julien, Houston's Bodyguard items became available after her death on Feb. 11. "It proves a point that these items, they're an investment," Julien told The Associated Press. "You buy items just like a stock. Buy at the right time and sell at the right time, and they just increase in value." He continued: "It's a celebration of her life. If you hide these things in fear that you're going to offend someone — her life is to be celebrated. These items are historic now that she's passed."

Point taken. But her death is already so tragic. Can't we have an appropriate amount of time to mourn before everyone starts to profit off of her? Say, a week?

ALL PHOTOS GETTY IMAGES

▶ A fan takes a photograph at the gravesite of Whitney Houston Sunday in Westfield, N.J.

Lilo to actually work?

Lindsay Lohan is set to host Saturday Night Live on March 3, but the gig didn't come without a fair amount of begging and pleading, according to TMZ. Sources say that with her community service nearly complete, the troubled actress is hoping to kick-start her career comeback. To that end, Lohan reached out to the show's executive producer, Lorne Michaels, suggesting the idea of her hosting again. This will be Lohan's fourth time hosting the program. And I know you all will be tuning for all of the wrong reasons.

Judi Dench's eyes are dim

Dame Judi Dench admits that she's been battling macular degeneration, an eye condition that's causing the 77-year-old to lose her vision.

"I can't read scripts any more because of the trouble with my eyes," she tells the Daily Mirror. "And so somebody comes in and reads them to me, like telling me a story." But Dench, who's undergoing treatment for the condition, doesn't have any plans to give up acting.

"As long as there is a possibility of working, I'm not going to retire," she says. "If I retire, nothing will work any more, and it's hard enough as it is." METRO

Marky Mark goes for shock tactics

Mark Wahlberg has found an effective way to deter his kids from getting tattoos: bringing them along to his extremely painful tattoo-removal sessions.

"I don't want my kids getting tattoos. And I wanted them to be [removed] by the time I did the Fighter because putting makeup on and covering them up has always been a pain in the butt," Wahlberg says in an interview with the Today show.

"I've taken my two older kids to the procedure so they see how painful it is and what I have to go through." METRO

▶ Mark Wahlberg

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3 life

How Emma got that red-carpet body

The Academy Awards are this Sunday, so you know celebs are busy working out to get ready ◗ Personal trainer Armando Alarcon, who works with The Help star Emma Stone, tells us how to rock the toned red-carpet look

GETTY IMAGES

Actress Emma Stone

For all the jokes about plastic surgery and dangerously thin actresses, many celebrities today look toned and tight because of one thing: They exercise regularly. And they work hard at it. See for yourself February 26th, on the red carpet at the Academy Awards. Sure to be there is Emma Stone, whose film The Help is nominated for Best Picture. We asked her personal trainer, Armando Alarcon, about her routine — and how you can emulate it.

Maximize your body 100 per cent

The first tip is to never single out one exercise. Full-body training will make you use more muscle and burn calories.

"The body does not move as one single entity," says Alarcon.

"Constantly change your routine with a mix of Pilates, basic weightlifting, yoga and plyometrics combined into one so that the body changes as a whole rather than one particular muscle group."

Identify, target and fix problem areas

When standing tall, a man will look stronger and a woman more elegant, but everyone has a problem area that can affect overall posture.

"I am not built to lift weights mentally. I do not like lifting heavy metal over my head. I have a lot of rage, I guess, and it comes out when I'm hauling steel overhead."
EMMA STONE, ON WORKING OUT WITH ARMANDO ALARCON

Identify these and bring the body back to its original state before building it back up again.

The most common problem occurs when your chest pulls you forward and your back doesn't have the strength to hold the shoulders back, rounding the shoulders and causing a squatted forward lean of the head.

You need to focus on working the back muscles (Pilates is great). Doing so also flattens out the stomach and brings the chest and the shoulders back and down and correctly aligned with the head.

Weights don't need to weigh you down

The celebs use weights — well, light ones.

"Think of it this way: walking is good, jogging is better and sprinting is best," says Alarcon. "Adding five-pound ankle or arm weights to any exercise is hard as heck but causes more of a burn, as it maximizes the effort and shortens the time needed to gain the maximum amount of muscle. You can go from doing 20 reps to 10 to 15, and get the exact same results," he continues.

If it's bad, don't eat it

Alarcon doesn't believe in diets. Allow yourself to eat what you want to eat or you will crash.

His food rules are simple: If you think it's bad, it probably is, so don't eat it. If you think it's too much, then don't eat it all. Whatever your vice is — carbs, fat or salt — change it.

Then eat breakfast. Proteins. Vegetables and water. And a flat stomach will follow, which you can then tone up with ab exercises. Sounds like a lot of work? For proof of the results, check out Emma this Sunday night.

Drink this

Armando's flat-stomach green juice

Blend:
3 green apples
A generous bunch of spinach
A handful of kale
2 stalks of celery

Quoted

"I triple-Spank, which is not good. Spanx really, really work, but you don't need to overdo it. It's wonderful because it gives you the illusion of an hourglass with the sand kind of spread out."

THE HELP OSCAR NOMINEE OCTAVIA SPENCER TO HOST ELLEN DEGENERES ON THE AMOUNT OF SPANX SHE WORE TO CURB HER CURVES AT THE GOLDEN GLOBES

Transgender kids get puberty-blocking drugs, sex-changing hormones; MDs say numbers are rising

Alarcon on Emma

"Emma is the perfect example of someone who controls her eating very well. She doesn't go on diets and does indulge once in a while but overall, she eats very little meat and fatty foods and lots of fresh fruit and vegetables."

3 OF EMMA'S BEST COMBOS

ILLUSTRATION: MIA KORAB/METRO WORLD NEWS

THE PLANK/ PUSHUP

Lie face down on the floor with your palms at shoulder level, fingers pointing forward. Squeezing your gluteus, push yourself up until your body weight rests only on your palms and toes. Lower yourself and repeat.

THE HOP UP/ AND BACK

After three reps, hold plank position and begin to hop both knees in one motion toward the chest. Pause and in one motion kick both legs out again, ending up back in the plank position.

THE SQUAT/ JUMP

Sit into a squat. Stand with your feet shoulder-width apart. Lower yourself into a very low squat, with your back straight and feet fully on the floor. Rise onto your toes and hop 2 or 3 inches into the air while maintaining your squat position.

One-stop shop for delicious

Grab take-out & stock up on house smoked meats at market-commissary

LUNCH RUSH

ERIN IRELAND
FOOD@METRONEWS.CA

ERIN IRELAND

▶ Turkey Cranberry Pate Sandwich, Fingerling Potato Bacon Salad & Bacon Bourbon Donut by Cartems.

As I neared the end of Commercial, I thought I'd missed it. Pulling over, I noticed a large building with cute pin style logos and text on the front window: "Made in House, Smoked in House, Baked in House." This was it!

I entered to the thick scent of smoke and Chef Anatoli Belov slicing fresh-from-the-oven Jalapeno Sausage Rolls. The quilts of pastry were noticeably soft and supple.

Woodland Smokehouse and Commissary is a massive food production facility with an awesome retail storefront. Just steps inside and you'll brim with dinner ideas. Offered are pot pies, lots of pate, pickled just-about-anything, and much, much more.

Takeout lunch options are endless, too. My Turkey Cranberry Pate sandwich was absolutely bulging with slices of savoury paste. The thick bread was hard to eat but the insides were thickly lubricated with butter and grainy mustard.

To finish, a Bacon Bourbon or Earl Grey Cartems Donut — best described as "otherworldly" — is imperative.

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FUN AND FRUGAL

LESLEY SCORGIE
MONEY@METRONEWS.CA

RRSP season is the only time of year I ever recommend stampeding to the bank as quickly as possible to set up an RRSP account or make a contribution. Each year you have until March 1 to contribute to your RRSP and have it count for the previous tax year.

The RRSP is the single most powerful tool Canadians have to save money for retirement. Contributions are fully tax deductible and they grow tax-deferred until withdrawal; typically when you retire.

The greater the amount you contribute, the more income you get to deduct from your tax return. Rather than forking over thousands of dollars in taxes to Revenue Canada, you can invest these saved dollars within your RRSP.

The law of reinvested returns states that more money grows larger and faster than less money; when invested in a portfolio that is properly allocated based on your personal needs. Thus, keeping more of your money, rather than paying it out in taxes, significantly increases your nest egg.

When you're starting out, perhaps a new career, buying a home, or raising a family, tax deferral is very valuable. It allows you to maximize your savings opportunities even though your budget might be tight.

Nearly anyone can have an RRSP. Individuals can contribute up to 18 per cent of their income, up to $22,450 for tax year 2011, and the limit can sometimes vary depending on your pension program at work. If you can't maximize your RRSP limit, you can carry-forward the contribution room indefinitely.

Start contributing regularly on pay day and increase your contributions annually until you reach your maximum limits. Check whether your employer has an RRSP or pension plan you can participate in. I know there are competing priorities for your money, but paying yourself first, using an RRSP, will save you thousands of dollars.

ISTOCK

SNEEZING AT THE DINNER TABLE

CHARLES THE BUTLER

ASKCHARLES
THEBUTLER@
METRONEWS.CA

FOR MORE, VISIT
CHARLES
MACPHERSON.COM

Dear Butler, when at dinner and one feels a sneeze coming on, how do you handle the situation? Sneeze into the napkin? Turn your head and sneeze into the napkin? Then there is the nose blow. Turn your head and blow into the napkin or leave the table to take care of it? Does one even use their napkin? Very confused here. Arthur

Dear Arthur,

Lets first deal with the easy part of your question. The dinner napkin is never, under any circumstances, used as a handkerchief, so blowing your nose into your napkin will never be an acceptable option.

Should you ever need to blow your nose while at the table, you should always excuse yourself from the table and ideally blow your nose in a Kleenex or handkerchief, far enough away so that the others at the table do not hear you. Now, as for sneezing at the table. Remember that sneezing can spread germs. If you must sneeze at the table, grab your napkin, cover both your mouth and nose, put your head down as close to your chest as possible and try to push your chair back from the table before sneezing. It is even better if you are seated in a position that allows you to turn your head away from everyone.

In any case, try to never sneeze in someone's direction, or in the direction of the food.

HAVE A QUESTION? EMAIL CHARLES AT ASKCHARLESTHEBUTLER@METRONEWS.CA.

ISTOCK

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RRSP GUIDE

WAVEBREAK MEDIA/THINKSTOCK

No more excuses

Removing roadblocks for RRSPs

JANE DOUCET
FOR METRO

With the RRSP deadline looming on Feb. 29, some Canadians may be scrambling to find funds to contribute.

The ideal scenario is to set money aside for RRSPs on a regular basis. "The best plan is to contribute a fixed amount monthly," says Paul Lermitte, a Vancouver-based certified financial planner with Assante Wealth Management.

The monthly amount gets automatically deducted from your bank account.

Then, if at some point during the year you get a work bonus or inherit money, you can top up your contributions.

Not having a ready stash of cash to invest is just one roadblock stopping people from contributing to an RRSP. Here is how to overcome that obstacle and others.

Can't scrounge up a dime. If you have raided your piggy bank but still can't come up with money to invest, consider taking out an RRSP loan.

"Borrow an affordable amount for one year, maximum," says Lermitte. "Then pay back some of the loan with the tax refund the RRSP generates."

Spent too much at Christmas. If you blew your budget buying gifts for everyone on your list, you could end up mired in credit card debt leading up to the RRSP deadline. "That doesn't mean you shouldn't buy Christmas gifts," says Lermitte. "But it is a sign that you should start reining in your holiday spending."

Missed the deadline. Hoping there is a grace period post-deadline? Unfortunately, there isn't. But arriving late to the party can be an opportunity in disguise.

"If you miss the deadline, that's OK," says Lermitte. "What you need to do now is get a certified financial planner to help you start planning right away for next year."

When the time comes, try not to wait until the day before the deadline to hand over your cash; the sooner before the final moment you can do so, the better prepared you will be.

Waited too long to start. If you are 10 years or more away from retirement and you finally have a good chunk of change to invest in your first RRSP, it might be worth your while, but talk to your financial adviser to make sure. The closer to retirement you are, the less time you will have to take advantage of compound interest. Also, keep in mind that you must start withdrawing some of your RRSPs at age 71.

"If you're less than a decade away from retirement, you'd probably be better off making non-registered investments like a tax-free savings account," says Lermitte.

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Women ... knowledge is financial power

JANE DOUCET
FOR METRO

In her book It's Your Money: Becoming a Woman of Independent Means, Gail Vaz-Oxlade cites a USA Today study that reveals 70 per cent of women are afraid they won't have enough money when they are old.

But that's the United States, you might say. The prospects are better for Canadian women. Right?

Maybe not.

Statistics Canada has reported that 40 per cent of women older than the age of 75 who were living on their own had incomes below the poverty line. Part of the reason is that many still believe dealing with finances is a man's job.

"We can paint this picture with fresher, more vibrant colours," writes Vaz-Oxlade.

"But to do it, (women) have to understand how money works. And we have to be willing to take charge of our own financial lives."

Financial experts caution women not to rely solely on their partner to manage their money.

"Knowledge is power," says Teresa Black Hughes, a certified financial planner with Rogers Group Financial in Vancouver. "Women should be a contributor (to the financial conversation), too."

Emergency funds

The best-laid financial strategies will fall apart if you don't have contingency plans in place for such earth-shattering events as the death of a partner, a divorce, or a partner's sudden unemployment. Knowing you have enough cash in an emergency fund to help you through a few lean months will give you peace of mind.

Women tend to have more relationships than men and more people to take care of. "This can distract them from the focus of looking at the numbers of their lives," she says.

At the very least, every woman should have a chequing account in her name only, maintain a healthy credit rating and have a "pay-yourself-first" investment plan.

If your life circumstances change, it will be necessary to review insurance policies, consider tax implications to your new status, and revise your retirement and estate plans.

And while no one wants to think they might one day be alone and disabled due to illness or an accident, it's something to consider.

"Life events, world market events, and personal matters arise," says Black Hughes. "Women have to be prepared to change their expectations along the path to retirement."

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Bolster your savings

WAVEBREAK MEDIA/THINKSTOCK

While most Canadians hope to be retired at 65, with plenty of time to enjoy the finer things in life, today's savings habits suggest this won't be a reality for many of us.

Statistics Canada shows that only one-third of Canadians are saving regularly in a registered retirement savings plan, and 74 per cent of people who filed taxes didn't even make an RRSP contribution.

Statistics also show most Canadians are only using five per cent of the available contribution room in their RRSP, meaning many Canadians are missing out on opportunities for increased savings.

Here are three ways to ensure you have enough savings in your RRSP:

Pause before making costly purchases: The allure of a new car or a fancy vacation is enough to make people part with their hard-earned money without thinking twice. Making small sacrifices, like buying a used or floor model car, or taking a trip closer to home, can result in sizable savings. Instead, take that "extra" money you would have spent and channel it into your RRSP.

Don't leave money on the table at work: Many companies offer retirement contribution matches for employees who contribute to a retirement savings plan. In many cases, your contributions can be matched up to 100 per cent. That's doubling your money, for nothing. The puzzling thing is that many people don't participate in these plans. If you are not already taking advantage of this free money, march into your human resource department today and find out what benefits you are missing out on.

Set up an automatic savings program to make regular savings a breeze: Setting up an automatic savings plan (ASP) ensures that saving for retirement is a priority. Putting that money into a high-interest savings account mean you can comfortably save for your future, and the automatic regular withdrawals ensure you don't feel the pinch of setting money aside. NEWS CANADA

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NEWS CANADA PHOTO

Three last-minute RRSP tips

Feb. 29 is the deadline to contribute to your RRSP for 2011.

"You have earned it and you should keep it," said Don Reed, president and CEO of Franklin Templeton Investments Corp. "An RRSP is a tax-efficient way for Canadians to save for retirement."

Consider these three last-minute tips:

1 **Contribute now.** Temporarily park your RRSP contribution in a money market fund. Meet with your investment adviser to rebalance your portfolio in the spring.

2 **Go global.** Canada accounts for about five per cent of the world market. Boosting foreign content in your RRSP will diversify your portfolio and limit risk.

3 **Dollar-cost averaging.** Set up automatic contributions to your RRSP every month to help smooth market volatility.

NEWS CANADA

Four-point pension planner

Are you confused about how your company's pension plan works and fits into your overall retirement goals?

Thirty-nine per cent of Canadians have a workplace pension according to Statistics Canada, yet some are unsure of how it fits into their retirement puzzle.

"Pensions are a great opportunity for employees to grow their wealth and save for retirement so it's important that they understand how their plan works," said Duane Green, senior vice-president of Franklin Templeton Institutional.

Four ways you can find the maximum value in your plan are:

1 **Start early.** The sooner you begin, the more money you can save. When you get your first full-time job that offers a pension plan, inquire about how it works and start contributing if that's an option. Your money will grow tax free within the pension until you retire.

2 **Take the free money.** Employers typically contribute to your pension if you do. For example, if an employer contributes 50 cents for every dollar you contribute, you will get an immediate 50 per cent return on your savings before you even invest it. Try to make the maximum contribution that is required to get the employer match.

3 **Know your investment options.** If you have the option to choose your investments, ensure you understand the risks. Reassess your investments as required and consult your financial adviser to ensure that you have diversification amongst your pension and RRSP.

4 **Be prepared for the future.** Find out what happens to your pension if you leave your job or retire. Ask about the vesting rules — that is how long you have to be part of the pension plan to receive all of your employer's contributions.

A pension plan is a great start towards saving for retirement. Your adviser can help you build a retirement plan that's right for you that accounts for your pension, RRSP and government benefits. NEWS CANADA

Various ways to pad your retirement

YLVA VAN BUUREN
FOR METRO

Have you contributed to your RRSP yet? The deadline for contributing and using it on your 2011 income tax return is Feb. 29. Here are ways you can do it:

All at once: At this point in time, your only choice is to make a lump sum contribution. Whether it's because you have an uneven income flow, you forgot, or you don't have a retirement plan in place, "we do know that in February, people stress about making a contribution," says Peter Drake, vice-president, retirement and economic research, Fidelity Investments Canada. "If you're in that situation, it's better to do something than do nothing."

Next year, try to contribute the lump sum earlier in the year rather than later, advises Mike Henry, senior vice-president of retail products at Scotiabank. "Once money is inside an RRSP, it's growing tax free."

Loan: You might also consider borrowing money. "This is still a great way for someone to get money into retirement savings," says Henry. Most banks have special RRSP loans. For example, "We can set up a catch-up RRSP line at Scotiabank to help you catch up on any unused RRSP contributions," says Henry. But paying off the loan as quickly as possible is recommended. "We let customers defer payments for three months while they wait for their tax return to come in. Then they can use the refund against the loan."

Throughout the year: Regular contributions (weekly, monthly, etc.) are the most convenient and effective way to contribute, says Anthony Williams, vice-president of academic affairs, Canadian Institute of Financial Planning.

ISTOCKPHOTO/THINKSTOCK

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Step by Step

HEMERA/THINKSTOCK

The earlier you start saving, the more compound interest adds up

YLVA VAN BUUREN
FOR METRO

The sooner you start saving for retirement, the more money you will have because the more time it will have to grow!

A Scotiabank calculation, for example, shows that if you start contributing $100 per month to your RRSP at age 20, with an average return of six per cent you will have $263,589 when you retire at age 65 and your total contribution would be $54,000.

If you start 10 years later, you will have $138,068 by age 65 and your total contributions would be $42,000.

If you start at age 40, you would need to make monthly contributions of $388 to have $263,751 at age 65 (with an average rate of return of six per cent) and your total contributions would be $116,400. Starting 10 years later at age 50 would give you $111,895 when you retire and you will have contributed $69,840.

Here is an online tool that can help determine how much you need to set aside to reach a goal such as retirement savings: scotiabank.com/payyourself-first/ScotiaPAC.html.

Rates of Return: Rates of return are a concern but have to put into context of historical norms, explains Anthony Williams, vice-president of academic affairs, Canadian Institute of Financial Planning.

"Over a period of time, things will get back to a reasonable level. We've had periods of time where interest rates were extremely high — for example, they were 20 per cent in the '80s. Now, we're at the other end of the spectrum, at one or two per cent. But it all averages out at the end of the day."

The other way of thinking about this, says Peter Drake, vice-president, Retirement and Economic Research, Fidelity Investments Canada, is it's still a reality that we need to save for retirement. "We obsess over investment returns but in a time when returns are lower and more volatile than in the past, we also need to think about the fact that we may need to compensate for that by saving more now."

Growth Factors: Here is how invested money can grow. In this scenario, John invests $5,000 per year for 10 years at a five per cent annual return. He then holds the savings in a portfolio earning five per cent per year for an additional 10 years. Susan doesn't save for the first 10 years, but then contributes $7,000 per year for 10 years at a five per cent annual return per year. At the end of the 20 years, Susan has contributed $20,000 more than John has, yet her total savings are $15,115 less.

SOURCE: FIDELITY INVESTMENTS CANADA ULC. ASSUMES LUMP SUM CONTRIBUTIONS ARE MADE AT THE BEGINNING OF THE YEAR. TAX CONSIDERATIONS ARE NOT INCLUDED.

Which way to steer your savings vehicle?

SMART INVESTING

TALBOT BOGGS

Do I put money into my RRSP (registered retirement savings plan) or my TFSA (tax-free savings account)?

As the deadline for RRSP contributions rapidly approaches, many Canadians may be asking themselves that question as they decide where to invest money for their future or their retirement.

The answer to the question will depend on a number of factors, but Canadians should be looking at both options when making their decision, says Carol Bezaire, vice-president of tax and estate planning with McKenzie Financial.

"While the two savings plans have different features and benefits, they are designed to complement each other," says Bezaire. "As a government of Canada brochure states, while an RRSP is primarily intended for retirement, the TFSA is like an RRSP for everything else in your life."

In general, deciding where to make your contributions depends on your tax rate when you contribute funds and your tax rate when you withdraw them.

If your tax rate is lower when you contribute you are better to use a TFSA; if your tax rate is higher you are better to contribute to your RRSP because you will receive a tax refund.

HEMERA TECHNOLOGIES/ABLESTOCK.COM/THINKSTOCK

Conversely, if you expect to be in a lower tax bracket when funds are withdrawn, an RRSP is probably a better vehicle for investments. If you expect to be in a higher tax bracket when money is withdrawn, a TFSA may be the better choice because withdrawals are tax free.

"For investors looking to stretch their RRSP contributions further, consider rolling your RRSP tax refund into a TFSA," Bezaire suggests. "This can add considerable assets to your retirement fund."

Another strategy is to take money out of a TFSA with no penalty, put it into an RRSP for the tax deduction, and then take the tax refund and put it back into the TFSA, although the recontribution only can be made in the year following the withdrawal.

There are some strong correlations between demographics and which savings vehicle Canadians use.

TFSAs tend to be more popular among younger Canadians while RRSPs are more popular among older Canadians who are closer to, or in, retirement.

"The older generation, like boomers, tend to have a long-term view of their investments," says Bezaire. "They have been working for a number of years, tend to have higher salaries and therefore can reduce their taxes through the deductions they get from RRSP contributions."

Generation Xers (those born between 1964 and 1980), however, seem to want more flexibility in their work and investments, Bezaire notes and seem to prefer TFSAs, which have no tax implications for withdrawing money, unlike an RRSP.

Many Canadians in the millennial generation in their 20s have borrowed for their education and generally are better off investing in a TFSA because they either can withdraw money to pay off debt or for other things without being taxed, and can put the money back in later.

Regardless of which vehicle they decide to use, statistics show that Canadians are not using either their RRSPs or TFSAs to full advantage, with contributions to either or both well below the allowable limits.

THE CANADIAN PRESS

TALBOT BOGGS IS A TORONTO-BASED BUSINESS COMMUNICATIONS PROFESSIONAL WHO HAS WORKED WITH NATIONAL NEWS ORGANIZATIONS, MAGAZINES AND CORPORATIONS IN THE FINANCE, RETAIL, MANUFACTURING AND OTHER INDUSTRIAL SECTORS.

Spousal RRSPs — divide and prosper

YLVA VAN BUUREN
FOR METRO

A spousal RRSP is a regular RRSP with one important difference, says Mike Henry, senior vice-president of retail products, Scotiabank: The person making the contribution is doing so in their spouse's name.

"This lets couples divide up their retirement income as a way of minimizing their overall tax liability in retirement. It's really useful in that you can help balance up the income load and try and keep each spouse in a lower overall income tax bracket in retirement."

A spousal RRSP is an income splitting strategy with the objective of reducing the cumulative family tax bill, according to Anthony Williams, vice-president of academic affairs, Canadian Institute of Financial Planning.

Through their working life, the person with the higher income can shift income to the person in the lower tax bracket, says Williams. When you both retire, rather than have a disproportionate pool of RRSP income, you have equal amounts, says Williams. If you need $50,000 of household income, you would pull $25,000 from each plan.

Security

- **While the tax savings** is one reason to choose, the other, says Peter Drake, vice-president, retirement and economic research, Fidelity Investments Canada, could be described as emotional. "If the higher earning spouse contributes, then the recipient is going to have some income in retirement, along with old age security, CPP, etc.," And that provides a nice feeling of security.

"From a tax perspective, that's much better than taking the entire amount from the one."

Here's what you need to know about spousal RRSPs:

- A person can contribute his or her entire RRSP allowance into a personal RRSP, put it all in a spousal RRSP, or split up the contribution.
- Once money is in a spousal RRSP, it becomes that person's money — even though the other person makes contribution.
- The contributor gets the tax deduction.
- Any withdrawal is taxed. The contributor will get taxed if the money is pulled out during the attribution period, which is three calendar years from the contribution. Otherwise, the owner will get taxed when the money comes out.

At the same time, spousal RRSPs are just one way of doing spousal splitting and, really, you should look at how they fit into your whole retirement savings plan, says Williams.

Hurry, RSP deadline is February 29th.

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4 sports

Canucks preview

Vancouver at Nashville
5 p.m.
TV: SNET

The Canucks (38-15-6) visit Nashville (34-19-6) looking to extend their four-game winning streak. Hal Gill was plus-2 with two blocked shots in his debut for the Predators — a 3-2 win over Dallas on Sunday. Shea Weber scored his 12th goal of the season in the win. Martin Erat, who leads Nashville with 42 points, has no points in the last four games. The Predators have points in their last eight home games, including a 4-3 shootout loss to Vancouver on Feb. 7. Mike Fisher (flu) is day-to-day.

THE CANADIAN PRESS

Scan code for more sports.

Shrugging off controversy

‘I don’t care if anybody is singling me out,’ Toronto slugger Bautista says of PED questions

FRANK GUNN/THE CANADIAN PRESS

▶ Jose Bautista prepares for batting practice on Monday under the watchful eye of Blue Jays manager John Farrell in Dunedin, Fla.

Albert Pujols pulled in for his first day of spring training with the Anaheim Angels on Monday amid dozens of television cameras and required a separate press conference back at the team hotel to handle the media interest.

Jose Bautista, meanwhile, has been going about his business in Florida the past few days in advance of the Blue Jays’ camp in relative anonymity. But there is some common ground for the two superstars — both say they have been tested for performance enhancing drugs well in excess of normal league protocol.

Bautista addressed the issue Monday in Dunedin, the first time he spoke to Toronto media on the matter after a tweet in mid-January fanned into a brief controversy.

Bautista maintained he was tested 16 times over the course of his back-to-back American League home run champion seasons (2010 and 2011). Major League Baseball said those figures did not match up with their numbers, and for a week after the story broke, there were questions about who was correct.

“I don’t care,” Bautista said about the entire affair.

“At first it got blown way out of proportion. I was at a dinner and a player asked me a question and I gave him my answer. I didn’t know there were (press) working there and that didn’t matter. Then it became a story, from the first time it got tweeted or whatever, it went from there.”

Major leaguers can expect at least two unannounced tests during the regular season and possibly two more during spring training.

Pujols, like Bautista, said he was tested well beyond those numbers. Neither has ever tested positive for any banned substance.

“I wouldn’t have signed that contract if I didn’t feel (the organization was building a winner) ... I feel we have the group in place and that we’re ready to go for it.”
JOSE BAUTISTA ON THE BLUE JAYS’ CHANCES IN 2012

During the off-season, Bautista said that he took two months off, largely to rest his body after a series of injuries in the second half of the season.

“To me, the most important thing is remaining healthy and staying on the field to help this team in any way I can,” said Bautista.

“If we win and get into the playoffs, then that dictates what is my success (in Toronto).”

TORSTAR NEWS SERVICE

B.C. on a roll despite flu concerns

JONATHAN HAYWARD/THE CANADIAN PRESS

▶ B.C.’s Kelly Scott

Kelly Scott’s team keeps winning games at the wire at the Canadian women’s curling championship. However, the B.C. skip is concerned about an off-ice development.

Teammate Sasha Carter didn’t play in B.C.’s 7-5 win over defending champion Amber Holland in Red Deer on Monday because of the flu. Scott’s husband, Chad, and young son, Nash, had the same symptoms.

“My roomie Sasha was up all night sick,” Scott said. “Up until now we thought it was food poisoning, but obviously a few more people are having the same symptoms.

10th
B.C.’s first four wins were all decided in the 10th and final end.

“We probably should take all precautions. I might move in with our fifth. We have to preserve the four people that can go on the ice.”

Scott was 4-0 at the Scotties Tournament of Hearts and handed Holland her first loss of the tournament.

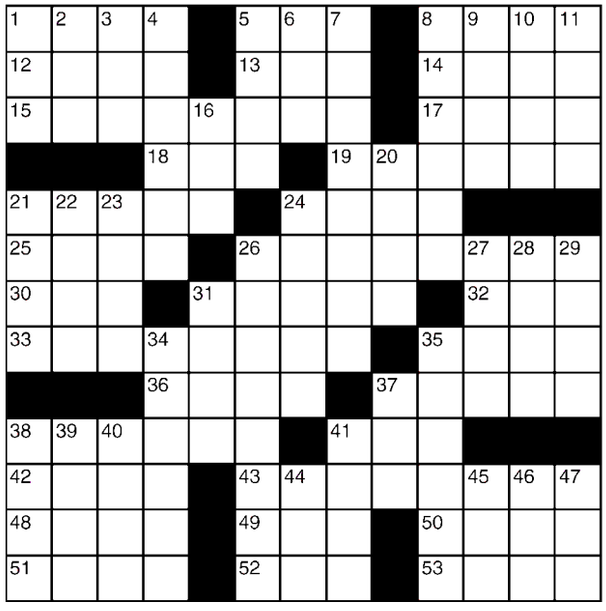
The Kelowna, B.C., rink topped the standings ahead of Holland and Manitoba’s Jennifer Jones, who were at 3-1 with a draw remaining Monday.

The pack of teams at 2-2 included Saskatchewan’s Michelle Englot, Alberta’s Heather Nedohin, Ontario’s Tracy Horgan and New Brunswick’s Heather Atkinson.

Kerry Galusha of Yukon and Northwest Territories, Quebec’s Marie-France Larouche and Kim Dolan and Prince Edward Island were 2-3. Nova Scotia’s Heather Smith-Dacey was 1-3 with Heather Strong of Newfoundland and Labrador at 1-4.

THE CANADIAN PRESS

Crossword



Across

1 Above
5 Stick out
8 Take out of the manuscript
12 Carry on
13 Fire residue
14 Holly
15 Poisonous evergreen
17 Put away for a rainy day
18 Seek restitution
19 Funny, in an O. Henry sort of way
21 Ersatz chocolate
24 Huff and puff
25 Prayer ending
26 Sieve
30 Business deg.
31 "The Age of Anxiety" poet
32 Past
33 Potpourri of a sort
35 Rorschach test picture
36 Cincinnati team
37 Mustard-family herb
38 Urban problem
41 Hot tub
42 Bedouin
43 Robinson Crusoe, e.g.
48 Hammer's target
49 Ultra-modernist
50 Money
51 Rote of football lore
52 Talk on and on
53 Syringe, for short

Down

1 Acapulco gold
2 Actor Kilmer
3 Previous night
4 Logic
5 Nephrite
6 Work with
7 Michael Jackson hit
8 Repudiate
9 Verve
10 Jeans-maker Strauss
11 Biz bigwig
16 Gist
20 Reddish horse
21 Bivouac
22 Early pulpit
23 Paper quantity
24 Portends
26 Holding affectionately
27 Chip's cartoon pal
28 Ids' counterparts
29 Deteriorates
31 From the beginning
34 Fit for farming
35 Limb
37 Tax pro
38 Foundered
39 Say grace, e.g.
40 Bar
41 Unkempt one
44 Vast expanse
45 Week fraction
46 Kreskin's claim
47 Pi follower
53 Barbie's companion

Monday's answer

P	A	Y			P	R	O	N	E			H	U	B
U	S	A			A	I	D	E	S			O	N	O
P	I	K	E	S	P	E	A	K				T	I	N
			T	H	E			P	I	G	S	T	Y	
O	R	P	H	A	N			S	M	U	T			
V	I	I			S	E	W			O	A	R	E	D
E	S	P	Y			D	A	M			M	E	D	E
R	E	S	O	W			D	I	M			A	G	E
			Q	U	I	P			L	E	A	K	E	D
M	O	U	S	S	E				I	S	M			
A	P	E				D	O	N	T	S	P	E	A	K
L	E	A				O	N	A	I	R			A	L	E
I	N	K				M	Y	N	A	S			T	A	N

Sudoku

	9	2	1		8			6
	8	6						1
4			9					
5	1				4			
	2	4				5	7	
			5				9	4
					7			9
9						7	8	
1			8		6	4	3	

How to play

Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved. You solve the puzzle with reasoning and logic.

Monday's answer

1	7	3	8	6	5	2	9	4
9	8	2	4	7	3	5	6	1
6	5	4	9	2	1	8	7	3
8	3	9	2	5	7	4	1	6
2	4	1	6	3	8	7	5	9
7	6	5	1	4	9	3	8	2
3	2	8	7	9	6	1	4	5
5	1	6	3	8	4	9	2	7
4	9	7	5	1	2	6	3	8

Send a KISS

You can now post your kiss, and read even more kisses, at metronews.ca/kiss.

BigRedDog, Who would have thought petting your dogs would turn into a life time together? We've been through more in one year than most couples go through in a lifetime, and i wouldn't have changed not one moment. Love to love you & want to want you 4evr4always <3 AMEN! **ESTROGEN**

MY KNIGHT AND HERO
You came into my life when I needed you the most, you opened my soul and breathed life back into me...I owe you forever, and with that I will have you forever in my heart and soul, i miss you but I know you are with me...I have stayed with you like you asked,,,my heart aches for you all the time....I am your lady till the end of time. **YOUR LADY**

JR, How many famous people in your head?! you can provide any one so smart i love you!!! **RR**

Today's horoscope

For today's crossword answers and for expanded horoscopes, visit metronews.ca

Aries March 21-April 20
Speak your mind today and don't worry too much who might be offended.

Taurus April 21-May 21
Don't be secretive about your social and professional ambitions – let everyone know what it is you are hoping to achieve.

Gemini May 22-June 21
You will be intensely ambitious over the next few days. Go for it!

Cancer June 22-July 22
Can you afford to sit back and look smug as the plans you made a few months ago begin to pay off? Yes you can.

Leo July 23-Aug.23
This is a good time to start something of a business nature.

Virgo Aug. 24- Sept. 22
Are you looking at a situation with clear eyes, or are you seeing what you want to see rather than what is truly there?

Libra Sept. 23-Oct. 23
You must pace yourself sensibly today, even if you think you can labour from dawn to dusk without a break.

Scorpio Oct. 24-Nov. 22
All things are possible and if you want something enough you will find ways to get it today.

Sagittarius Nov. 23-Dec. 21
Don't turn your back on someone who needs help, even if they have been less than helpful to you in the past.

Capricorn Dec. 22-Jan. 20
There is no point losing your temper with someone whose beliefs you profoundly disagree with.

Aquarius Jan. 21-Feb. 18
Make a decision and stick with it. If you chop and change you could do yourself a great deal of damage.

Pisces Feb. 19-March 20
A new moon in your sign means a new beginning – but what kind of new beginning is entirely up to you.

SALLY BROMPTON

Caption contest

CRAIG RUTTLE/ THE ASSOCIATED PRESS

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WIN!

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Write a funny caption for the image above and send it to play@metronews.ca — the winning caption will be published in Tuesday's Metro.

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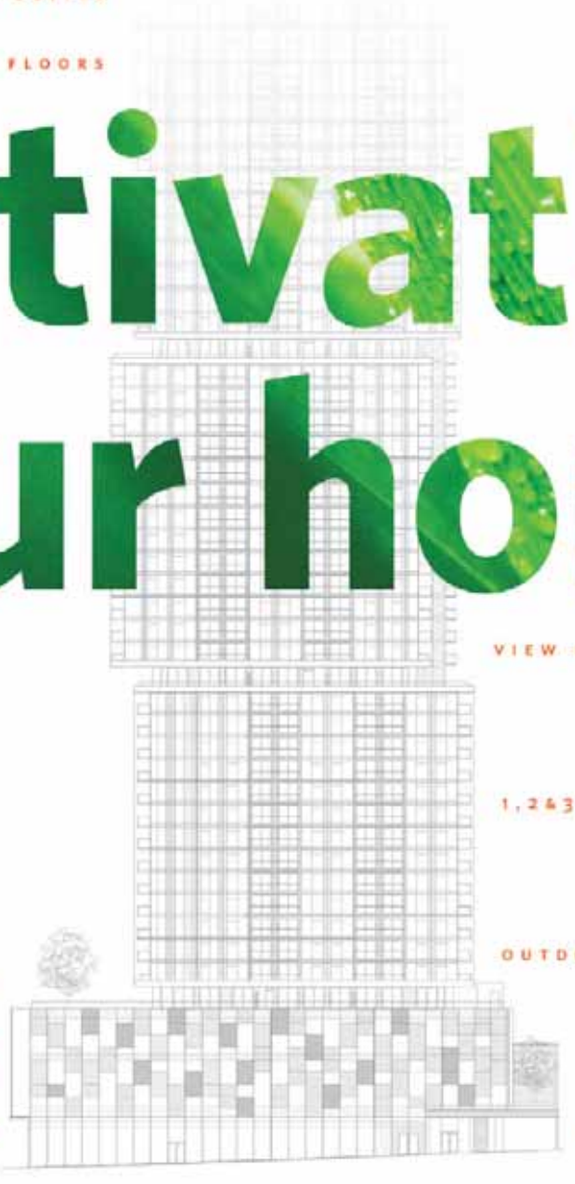

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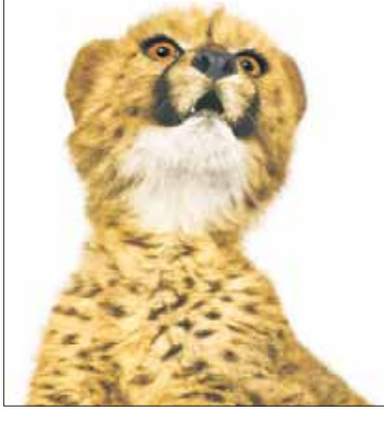

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